

Amendments to the Claims:

1. (Currently Amended) A system ~~for facilitating electronic payments using a mobile device enabled for short range proximity signaling and two way messaging, said system~~ comprising:

a proximity reader configured to interact ~~for interacting~~ with said a mobile station device presented to said proximity reader by a user, wherein said mobile station is configured for short range proximity signaling and two way messaging, and wherein said proximity reader is configured to use[[s]] short range proximity signaling to trigger initiation of a mobile payment session;

a plurality of servers configured to provide ~~for providing~~ authentication of user and to process[[ing]] payments,

wherein the plurality of servers are configured to initiate a voice call to the mobile station device, request an authentication code from a user of the mobile station device, and receive an authentication code entered into the mobile station device by the user using one or more function keys of the mobile station;

a plurality of point of sale terminals configured to provide access to transaction information; and

a messaging system ~~for providing~~ configured to provide mobile commerce messaging with said user, wherein said mobile commerce messaging includes digital content of at least one of digital cash, coupons, advertisements, games, ring-tones, graphics, videos via messaging, or promotion of a plurality of different items to purchase.

2. (Currently Amended) The system of claim 1, wherein the proximity reader is configured to provide[[s]] an interface to download said digital content.

3-4 (Cancelled)

5. (Currently Amended) A method ~~for facilitating the payment of products, said method~~ comprising:

using a mobile station device ~~enabled~~ configured for short range proximity signaling and two way messaging to provide a short range proximity signal to a proximity reader;

presenting said mobile station device to said proximity reader;

providing identification information to a payment system;

receiving verification of identity information from the payment system at said mobile station device, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system, wherein the unique transaction confirmation code links an electronic bill of a user of the mobile station device to a payment account for the user;

ordering a plurality of products and accumulating charges; and

receiving on a display of said mobile station device the electronic bill for a total charge.

6. (Original) The method of claim 5, further comprising:

receiving a plurality of messages offering additional items to purchase on said display;

adding a plurality of additional charges to said electronic bill; and

approving of said total charge plus said plurality of additional charges.

7. (Original) The method of claim 5, further comprising:

adding a tip to said electronic bill; and

approving of said total charge plus tip.

8. (Original) The method of claim 5, wherein the verification of identity information is capable of being displayed in human readable form on display.

9. (Original) The method of claim 5, wherein the verification of identity information is in machine readable form.

10. (Currently Amended) The method of claim[[s]] 5 ~~or~~ 6, wherein the ordering of product is done automatically by the selection of the product itself.

11. (Previously Presented) The method of Claim 5, wherein the unique transaction confirmation code is unique both to the mobile station device and to a single present payment transaction, the method further comprising providing the unique transaction confirmation code to verify payment of the electronic bill.

12. (Currently Amended) An apparatus comprising a processor configured to cause the apparatus to:

provide a short range proximity signal to a proximity reader;

provide identification information to a payment system;

receive verification of identity information from the payment system, wherein the verification of identity information includes indicia of a unique transaction confirmation code generated by the payment system, wherein the unique transaction confirmation code links an electronic bill of a user to a payment account for the user;

submit an order for a plurality of products to the payment system; and

receive the electronic bill for a total charge.

13. (Previously Presented) The method of claim 5, wherein providing identification information to a payment system comprises providing a PIN code and one or more of a table number or seat number to the payment system.

14. (Previously Presented) The method of claim 5, further comprising receiving email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs.

15. (Currently Amended) The apparatus of claim 12, wherein the processor is further configured to cause the apparatus to provide identification information to a payment system by providing a PIN code and one or more of a table number or seat number to the

payment system.

16. (Currently Amended) The apparatus of claim 12, wherein the processor is further configured to cause the apparatus to receive email confirmation of transaction completion, the email including tagged data allowing the data to be used in other programs.